

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10655828
	Filing Date		2003-09-05
	First Named Inventor	Phillip C. GRAVES	
	Art Unit	3692	
	Examiner Name	Dr. N. SUBRAMANIAN	
	Attorney Docket Number	62941.002015	

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5732136		1998-03-24	MURPHREE	
	2	5812668		1998-09-22	WEBER	
	3	5903633		1999-05-11	LORSCH	
	4	6000608		1999-12-14	DORF	
	5	6270012		2001-08-07	DAWSON	
	6	6038549		1997-12-22	DAVIS	
	7	6507644		2003-01-14	HENDERSON	
	8	7054842		2006-05-30	JAMES	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	9	RE37122		2001-04-03	LEVINE	
	10	6648222		2003-11-18	MCDONALD	
	11	6032135		2000-02-29	MOLANO	
	12	6202933		2001-03-20	POORE	
	13	6473500		2002-10-29	RISAFI	
	14	6386457		2002-05-14	SORIE	
	15	5903363		1999-07-27	STANFORD	
	16	5991748		1999-11-23	TASKETT	
	17	5945653		1999-08-31	WALKER	
	18	6494367		2002-12-17	ZACHARIAS	
	19	6173272		2001-01-09	THOMAS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	20	6381631		2002-04-30	VAN HOFF	
	21	6375073		2002-04-23	AEBI	
	22	6588658		2003-07-08	BLANK	
	23	6332135		2001-12-18	CONKLIN	
	24	6434379		2002-08-13	DESPRES	
	25	6215999		2001-04-10	DORENBOSCH	
	26	6314171		2001-11-06	DOWENS	
	27	5918909		1999-07-06	FIALA	
	28	6315206		2001-11-13	HANSEN	
	29	6208851		2001-03-27	HANSON	
	30	6424706		2002-07-23	KATZ	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	31	6745022		2004-06-01	KNOX	
	32	6282566		2001-08-28	LEE, JR.	
	33	6592035		2003-07-15	MANDILE	
	34	6285749		2001-09-04	MANTO	
	35	7171199		2007-01-30	RAHMAN	
	36	6185545		2001-02-06	RESNICK	
	37	6445780		2002-09-03	ROSSET	
	38	5274845		1993-12-28	WANG	
	39	5696909		1997-12-09	WALLNER	
	40	6302326		2001-10-16	SYMONDS	
	41	6918537		2005-07-19	GRAVES	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	42	7028891		2006-04-18	O'NEAL	
	43	7269256		2007-09-11	ROSEN	
	44	7292998		2007-11-06	GRAVES	
	45	7293704		2007-11-13	SMITH	
	46	7370012		2008-05-06	KARNS	
	47	7580859		2009-08-25	ECONOMY	
	48	4795892		1989-01-03	GILMORE	
	49	4877947		1989-10-31	MORI	
	50	5502765		1996-03-26	ISHIGURO	
	51	4482802		1984-11-13	AIZAWA	
	52	5657389		1997-08-12	HOUVENER	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	53	6108642		2000-08-22	FINDLEY	
	54	4317957		1982-03-02	SENDROW	
	55	5673309		1997-09-30	WOYNOSKI	
	56	5760381		1998-06-02	STICH	
	57	5777305		1998-07-07	SMITH	
	58	5868236		1999-02-09	RADEMACHER	
	59	6073842		2000-06-13	YOSHINAGA	
	60	6169975		2001-01-02	WHITE	
	61	4747049		1988-05-24	RICHARDSON	
	62	4767917		1988-08-30	USHIKUBO	
	63	6167387		2000-12-26	LEE-WAI-YIN	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	64	6220511		2001-04-24	HOLEC	
	65	6422462		2002-07-23	COHEN	
	66	4068213		1978-01-10	NAKAMURA	
	67	4734858		1988-03-29	SCHLAFLY	
	68	6016480		2000-01-18	HOUVENER	
	69	6190256		2001-02-20	WALKER	
	70	6961412		2005-01-01	RUCKART	
	71	7090138		2006-08-15	RETTENMYER	
	72	6434238		2002-08-13	CHAUM	
	73	6189787		2001-02-20	DORF	
	74	6237023		2001-05-22	YOSHIMOTO	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	75	4900904		1990-05-13	WRIGHT	
	76	5679938		1997-10-21	TEMPLETON	
	77	5679940		1997-10-21	TEMPLETON	
	78	6226624		2001-05-01	WATSON	
	79	6253027		2001-06-26	WEBER	
	80	6315195		2001-11-13	RAMACHANDRAN	
	81	6334525			KRAMER	
	82	7246097		2007-07-17	MOVALLI	
	83	7376583		2008-05-20	ROLF	
	84	4755940		1988-07-05	BRACHTL	
	85	5255182		1993-10-19	ADAMS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	86	5384449		1995-01-24	PEIRCE	
	87	5621787		1997-04-15	MCKOY	
	88	5828740		1998-10-27	KHUC	
	89	5844972		1998-12-01	JAGADISH	
	90	5850599		1998-12-15	SEIDERMAN	
	91	5889863		1999-03-30	WEBER	
	92	5987132		1999-11-16	ROWNEY	
	93	6003014		1999-12-14	LEE	
	94	6018570		2000-01-25	MATISON	
	95	6072870		2000-06-06	NGUYEN	
	96	6119105		2000-09-12	WILLIAMS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	97	6163843		2000-12-19	INOUE	
	98	6289010		2001-09-11	VOIT	
	99	6298336		2001-10-02	DAVIS	
	100	6304915		2001-10-16	NGUYEN	
	101	6308887		2001-10-30	KORMAN	
	102	6467684		2004-06-22	NILSSON	
	103	6882984		2005-04-19	BOYLE	
	104	6925739		2005-08-02	PITRODA	
	105	7145989		2006-12-05	BOND	
	106	7536349		2009-05-19	MIK	
	107	4908521		1990-03-13	BOGGAN	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	108	4943707		1990-07-24	BOGGAN	
	109	5477038		1995-12-09	LEVINE	
	110	5524073		1996-05-04	STAMBLER	
	111	5815561		1998-09-29	NGUYEN	
	112	6032859		2000-03-07	MUEHLBERGER	
	113	6230145		2001-05-08	VERDERAMO	
	114	6298336		2001-10-02	DAVIS	
	115	RE36365		1999-11-02	LEVINE	
	116	5577109		1996-11-19	STIMSON	
	117	5511114		1996-04-23	STIMSON	
	118	6502745		2003-01-07	STIMSON	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	119	6714918		2004-03-30	HILLMER	
	120	6018717		2000-01-25	LEE	
	121	6003014		1999-12-14	LEE	
	122	5721781		1998-02-24	DEO	
	123	6094643		2000-07-25	ANDERSON	
	124	5621201		1997-04-15	LANGHANS	
	125	6333976		2001-12-25	LESLEY	
	126	5956695		1999-09-21	CARRITHERS	
	127	5500513		1996-03-19	LANGHANS	
	128	3553440		1971-01-05	DALE	
	129	6038549		2000-03-14	DAVIS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10655828
Filing Date	2003-09-05
First Named Inventor	Phillip C. GRAVES
Art Unit	3692
Examiner Name	Dr. N. SUBRAMANIAN
Attorney Docket Number	62941.002015

	130	6324525		2001-11-27	KRAMER	
	131	6105008		2000-08-15	DAVIS	
	132	6467684		2002-10-22	FITE	

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S.PATENT APPLICATION PUBLICATIONS

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20030144935		2003-07-31	SOBEK	
	2	20030014360		2003-01-16	ARDITTI	
	3	20040232225		2004-11-25	BISHOP	
	4	20030092435		2003-05-15	BOIVIN	
	5	20040210449		2004-10-21	BRECK	
	6	20060161490		2006-07-20	CHAKIRIS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	7	20030105672		2003-06-05	EPSTEIN	
	8	20020088855		2002-07-11	HODES	
	9	20020091573		2002-07-11	HODES	
	10	20050060248		2005-03-17	O'NEAL	
	11	20030061157		2003-03-27	HIRKA	
	12	20020115424		2002-08-22	BAGOREN	
	13	20020119767		2002-08-29	FIELDHOUSE	
	14	20010042784		2001-11-22	FITE	
	15	20020133457		2002-09-19	GERLACH	
	16	20010023415		2001-09-20	KEIL	
	17	20030194988		2003-10-16	KNOX	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	18	20020101966		2002-08-01	NELSON	
	19	20030055782		2003-03-20	SLATER	
	20	20020077076		2002-06-20	SURYANARAYANA	
	21	20050080678		2005-04-14	ECONOMY	
	22	20010001321		2001-05-17	RESNICK	
	23	20030070080		2003-04-10	ROSEN	
	24	20030236704		2003-12-25	ANTONUCCI	
	25	20040181453		2004-09-16	RAY	
	26	20040210519		2004-10-21	OPPENLANDER	
	27	20040215573		2004-10-28	TEUTENBERG	
	28	20040267663		2004-12-30	KARNS	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

	29	20060026073		2006-02-02	KENNY, JR	
	30	20060053056		2006-03-09	ALPACH-GOSS	
	31	20060207856		2006-09-21	DEAN	
	32	20060235754		2006-10-19	WALKER	
	33	20060255135		2006-11-16	SMITH	
	34	20060289621		2006-12-28	FOSS, JR.	
	35	20070118478		2007-05-24	GRAVES	
	36	20080041938		2008-02-21	WISE	
	37	20020138351		2002-09-26	HOUVENER	
	38	20030078835		2003-04-24	PLUCHINSKE	
	39	20040215564		2004-10-28	LAWLOR	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit	3692	
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number	62941.002015	

40	20030135462		2003-07-17	BRAKE	
41	20050203835		2005-09-15	NHAISSI	
42	20030187781		2003-10-02	ARTHUS	
43	20030046222		2003-06-03	BARD	
44	20030174823		2003-09-18	JUSTICE	
45	20010001856		2001-05-24	GOULD	
46	20080109356		2008-05-08	SUTTON	

If you wish to add additional U.S. Published Application citation information please click the Add button. [Add](#)

FOREIGN PATENT DOCUMENTS

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	1361775	EP		2003-11-12	HOLMES		<input type="checkbox"/>
	2	0406841	EP		1990-07-04	YOSHIDA		<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

3	96/38801	WO		1996-12-05	TASKETT		<input type="checkbox"/>
4	96/41462	WO		1996-12-19	DENTILINGER		<input type="checkbox"/>
5	97/10560	WO		1997-03-20	RENNER/CYBERMARK		<input type="checkbox"/>
6	97/46961	WO		1997-12-11	KOCH/PROVIDENT BANCORP		<input type="checkbox"/>
7	98/44429	WO		1998-10-08	TEICHER		<input type="checkbox"/>
8	98/49658	WO		1998-11-05	DAVIS		<input type="checkbox"/>
9	00/50986	WO		2000-08-31	FOX		<input type="checkbox"/>
10	19641776	DE		1997-03-13	BLUTKE		<input type="checkbox"/>
11	97/10560	WO		1997-03-20	RENNER		<input type="checkbox"/>
12	99/63744	WO		1999-12-09	BOND		<input type="checkbox"/>
13	1522972	EP		2004-09-03	GRAVES		<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10655828
Filing Date	2003-09-05
First Named Inventor	Phillip C. GRAVES
Art Unit	3692
Examiner Name	Dr. N. SUBRAMANIAN
Attorney Docket Number	62941.002015

14	1534043	EP		2004-11-11	SMITH		<input type="checkbox"/>
15	2005/024591	WO		2004-09-03	GRAVES		<input type="checkbox"/>
16	1705610	EP		2006-03-23	GRAVES		<input type="checkbox"/>
17	03/079159	WO		2003-09-25	FERGUSON		<input type="checkbox"/>
18	1197906	EP		2002-04-17	DOKI		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	International Standard ISO 8583, "Financial transaction card originated messages – Interchange message specifications," Second Edition, December 15, 1993 ("ISO 8583").	<input type="checkbox"/>
	2	WILLIAM WOOD, POS Terminals nab credit violators, Data Communications, October, 1982 at 114 ("Wood 1982").	<input type="checkbox"/>
	3	Press Release, FIRST DATA CORP, CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner, Jan. 15, 1996.	<input type="checkbox"/>
	4	Blockbuster Wraps Prepaid Product in Greeting Cards for Dad and Grad, Debit Card News, June 18, 1997, at 3.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

5	Blockbuster Wraps Prepaid Product in Greeting Cards for Dad and Grad, Debit Card News, June 18, 1997, at 3.	<input type="checkbox"/>
6	Blockbuster Seeks Branding Partner, Debit Card News, Sept. 28, 1995, at 8.	<input type="checkbox"/>
7	Press Release, First Data Corp., First Data Supports Pilot for Shell Oil Pre-paid Card, Aug. 29, 1996.	<input type="checkbox"/>
8	MicroTrax, Ltd., PC Electronic Payment Systems Reference Manual, 1995.	<input type="checkbox"/>
9	MicroTrax, Ltd., PC Electronic Payment Systems Reference Manual, 1995.	<input type="checkbox"/>
10	ValueLink Product Information, 1997.	<input type="checkbox"/>
11	CRAIG LEVITT, Busy Signal, Supermarket Business, Sept. 1998, at 131.	<input type="checkbox"/>
12	Call Them Just Another Product, Supermarket Business, Feb. 1996, at 81.	<input type="checkbox"/>
13	ALLENE SYMONS, Calling Cards Ring Clear for Drug Chains, Drug Store News, Mar. 1, 1999, at 39.	<input type="checkbox"/>
14	BARI ADELMAN, Jockeying for Position, Supermarket Business, Jan. 1999, at 59.	<input type="checkbox"/>
15	Kmart's Newest Blue Light Special: Cash Cards, Credit Card News, Aug. 15, 1997, at 7.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

16	LCI International Introduces Breakthrough S.A.F.E.R. (SM) System for Universal Point-of-Sale Activation of Prepaid Calling Cards, Business Wire, May 4, 1998, at 1.	<input type="checkbox"/>
17	Press Release, Qwest Communications International Inc., Qwest Communications selected as Preferred Provider of Prepaid Phone Cards for CITGO Petroleum Corporation, May 3, 1999.	<input type="checkbox"/>
18	PATRICIA A. MURPHY, New Breeds of Debit Cards Offer Expanded Opportunities for Retailers, Stores, May 1999, at 76.	<input type="checkbox"/>
19	LISA GUSS, Phone Cards: It's Your Call, Supermarket Business, Jan. 1998, at 51.	<input type="checkbox"/>
20	Pictured Much Smaller Than Actual Size, Supermarket News, May 1994.	<input type="checkbox"/>
21	Retailers Expand Stored Value Cards as Alternative to Paper Gift Certificates, Stores, Nov. 1998, at 28.	<input type="checkbox"/>
22	MICHAEL HARTNETT, Retailers Flock to Pre-paid Phone Cards, Stores, July 1996, at 54.	<input type="checkbox"/>
23	CAROL RADICE, Ringing Up Sales, Progressive Grocer, Jan. 1996, at 141.	<input type="checkbox"/>
24	SETH MENDELSON, Serious Numbers, Oct. 1996, at 51.	<input type="checkbox"/>
25	SmarTalk Launches Point-of-Sale Activation for Prepaid Phone Cards Via American Express Card Authorization System, Business Wire, Aug. 24, 1998, at 1.	<input type="checkbox"/>
26	SmarTalk Will Use the American Express Brand to Go Global, Credit Card News, Jan. 15, 1998, at 6.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10655828
Filing Date		2003-09-05
First Named Inventor	Phillip C. GRAVES	
Art Unit		3692
Examiner Name	Dr. N. SUBRAMANIAN	
Attorney Docket Number		62941.002015

27	Sprint Streamlines Card Activation, Supermarket Business, Dec. 1997, at 43.	<input type="checkbox"/>
28	LAURIE FREEMAN, Supermarkets Get the Call, Supermarket Business, May 1999, at 127.	<input type="checkbox"/>
29	Smart Card Update, Retail Delivery Systems News, Sept. 26, 1997.	<input type="checkbox"/>
30	Press Release, DataCash Ltd., Innovative & Improved Services with DataCash 2.4, Oct. 7, 1998.	<input type="checkbox"/>
31	In Search of the Complete Web Payment System, Electronic Commerce News, May 27, 1996, at 1.	<input type="checkbox"/>
32	EFT at the Point-of-Sale, ICP Banking Software, Autumn 1985, at 9.	<input type="checkbox"/>
33	European Patent Office, "Description of DE 19641776."	<input type="checkbox"/>
34	DAVID LEGG, Debit Cards – the Retailer's Perspective, Banking World, June 1988, at 60.	<input type="checkbox"/>
35	ROBERT JENNINGS, First Data and Celltel Offering Wireless Credit Authorization, American Banker, Mar. 21, 1995, at 11.	<input type="checkbox"/>
36	MATT BARTHEL, NYCE Offers a PC System for Point-of-Sale Operations, American Banker, Mar. 31, 1992, at 3.	<input type="checkbox"/>
37	ROB WELLS, Authorizing a Credit-Card Sale is Incredible 20-Second Journey in Electronic Banking, The Sale Lake Tribune, Dec. 19, 1993, at F10.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10655828
Filing Date	2003-09-05
First Named Inventor	Phillip C. GRAVES
Art Unit	3692
Examiner Name	Dr. N. SUBRAMANIAN
Attorney Docket Number	62941.002015

38	ROGER CLARKE, Privacy Issues in Smart Card Applications in the Retail Financial Sector, in Smart Cards and the Future of Your Money, June 1996, at 157.	<input type="checkbox"/>
39	ROBERT FRAM ET AL., Altered States: Electronic Commerce and Owning the Means of Value Exchange, 1999 Stan. Tech. L. Rev. 2 (1999), http://stlr.stanford.edu/STLR/Articles/99_STLR_2 .	<input type="checkbox"/>
40	GERALD SRUBER, The Electronic Purse: An Overview of Recent Developments and Policy Issues, Bank of Canada, Jan. 1996.	<input type="checkbox"/>
41	JOHN P. CASKEY & GORDON H. SELLON, JR., Is the Debit Card Revolution Finally Here?, Federal Reserve Bank of Kansas City Economic Review, Fourth Quarter 1994, at 79.	<input type="checkbox"/>
42	STACEY L. SCHREFT, Looking Forward: The Role for Government in Regulating Electronic Cash, Federal Reserve Bank of Kansas City Economic Review, Fourth Quarter 1997, at 59.	<input type="checkbox"/>
43	BASLE, Security of Electronic Money, Report by the Committee on Payment and Settlement Systems and the Group of Computer Experts of the Central Banks of the Group of Ten Countries, Aug. 1996.	<input type="checkbox"/>
44	WILLIAM ROBERDS, What's Really New about the New Forms of Retail Payment?, Federal Reserve Bank of Atlanta Economic Review, First Quarter 1997, at 32.	<input type="checkbox"/>
45	FELIX STALDER & ANDREW CLEMENT, Exploring Policy Issues of Electronic Cash: The Mondex Case, Canadian Journal of Communication, Vol. 24, No. 2 (1999).	<input type="checkbox"/>
46	IBM 4680 General Sales Application Electronic Funds User's Guide, First Edition, Dec. 1990.	<input type="checkbox"/>
47	Electronic Funds Transfer Feature Enhancement: User's Guide, First Edition, Sept. 1995.	<input type="checkbox"/>
48	IBM 4680-4690 Advanced Payment System for General Sales Application, Second Edition, July 1996.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10655828
Filing Date	2003-09-05
First Named Inventor	Phillip C. GRAVES
Art Unit	3692
Examiner Name	Dr. N. SUBRAMANIAN
Attorney Docket Number	62941.002015

49	U.S. Provisional Patent Application No. 60/108,762, "Electronic Payment System", David RESNICK, Published 02/06/2001	<input type="checkbox"/>
50	U.S. Provisional Patent Application No. 60/141,994, "Precash Payment System", David RESNICK, published 02/06/2001	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.